

**(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)**

**(19) World Intellectual Property Organization**  
International Bureau



**(43) International Publication Date**  
**15 November 2001 (15.11.2001)**

**(10) International Publication Number**  
**WO 01/86522 A2**

**PCT**

**(51) International Patent Classification<sup>7</sup>: G06F 17/60**

**(21) International Application Number:** PCT/GB01/02018

**(22) International Filing Date:** 9 May 2001 (09.05.2001)

(25) Filing Language: English

(26) **Publication Language:** English

**(30) Priority Data:**  
0011245.8                      11 May 2000 (11.05.2000)      GB

**(81) Designated States (national):** AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.

**(84) Designated States (regional):** ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

**(71) Applicant and**

(72) **Inventor:** FRANKS, Robert, Benjamin [GB/GB]; Walker Edge Farm, Walker Edge, Bolsterstone S36 4ZA (GB).

**Declarations under Rule 4.17:**

- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for all designations*
- *of inventorship (Rule 4.17(iv)) for US only*

**(72) Inventor:** NEILSON, Martin; Thorpe Grange Manor, Thorpe Lane, Almondbury, Huddersfield HD5 8TA (GB).

**Published:**

— with declaration under Article 17(2)(a); without abstract;  
title not checked by the International Searching Authority

(74) **Agent:** FRANKS, Robert, Benjamin; Franks & Co., 9 President Buildings, Saville Street East, Sheffield S4 7UQ (GB).

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

WO 01/86522 A2

**(54) Title:** METHOD AND APPARATUS FOR INTERNET TRANSACTION PROCESSING

**(57) Abstract:**